

## **AVP INSURANCE**

There are three main types of insurance needed for AVP community workshops in Australia, if no one is employed.

- 1 Public liability covers any claim against the organisation or its facilitators for liability for any injury or damage to a participant during a workshop if the claimant succeeds in making a claim against the organisation.
- 2 If the facilitator or group is legally deemed to have been negligent in some way.
- 3 In Australia only paid employees are covered by workers compensation but an equivalent policy called volunteer insurance provides similar basic insurance cover for unpaid volunteers.
- 4 Workers Compensation provides a death benefit or total disability benefit and medical expenses and maybe loss of income ensuing from an event happening during volunteering.
- 5 The level of cover for volunteers is quite basic .....
- 6 In New South Wales we use insurance under an umbrella policy organised by the NSW Council of Social Services which is substantially cheaper than what is offered in the commercial market.
- 7 In NSW public liability insurance is a requirement for incorporated bodies
- 8 Every venue owner carries public liability insurance for their building or venue to cover their own liability to the public, but are usually reluctant or unable to assume liability for the actions or inactions of people using their facilities
- 9 In NSW we do not run HIP workshops in schools, we train, endorse and support HIP facilitators who are employed by the school or educational department. When an AVP volunteer goes into a school they go in like any other volunteer parent or citizen who goes into a school to do gross motor skills or reading programs and are covered by school insurance for volunteers/visitors
- 10 Prisons are covered by the volunteer arrangements of any other prison volunteer or visitor provided by Corrective Services
- 11 AVP volunteer insurance covers AVP facilitators traveling to and from a prison workshop
- 12 One example is if a participant trips over a handbag left on the floor and breaks an arm then they can claim medical expenses from public liability would have to make a claim against the company. If the company rejects the claim the victim would have the opportunity to go to court to sue for compensation.